

**CITY OF ASHEVILLE
AND
ASHEVILLE REGIONAL HOUSING CONSORTIUM**



**CONSOLIDATED ANNUAL ACTION PLAN
for CDBG & HOME PROGRAMS**

2009

*Adopted: May 12, 2009
for the fiscal year starting
July 1, 2009*

City of Asheville
Community Development Division
P. O. Box 7148
Asheville, NC 28802
Tel: 828-259-5730

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Section I

SUMMARY OF SOURCES AND PROPOSED USES OF FUNDS

Consolidated Action Plan 2009 Funding Sources

CDBG

Entitlement Grant		1,232,927
Funds for re-allocation from completed projects:		-
Unbudgeted 2007-08 program income		62,166
Unbudgeted 2008-09 program income (estimate)		139,058
Estimated Program Income for 2009-10:		66,463
Land sales	-	
Rents	15,463	
Loan Repayments	51,000	
Total CDBG Funds Available For Allocation		1,500,614
Restricted CDBG Funds		
Estimated Program Income due to Subrecipients:		9,000
Mountain Housing Opportunities	8,000	
Mountain BizCapital	1,000	
Estimated Section 108 program income (to be applied to repayment of S.108 obligations)		73,691
Total Restricted CDBG funds		82,961
HOME Entitlement Grant		1,462,387
American Dream Downpayment Initiative		0
HOME Contingency balance		-
Funds for re-allocation from completed project		80,000
Prospect Park	80,000	-
Program Income (Asheville)		-
Total HOME Funds Available		1,542,387

Summary of Proposed Use of Funds

Agency	Project	Proj ID	CDBG	HOME	Other	Total
AAHH	Housing Services	1	70,000		101,105	171,105
ABCRC	Fair Housing	2	45,000		215,000	260,000
COA	Transit Improvements	3	50,000		0	50,000
COA	N. Louisiana Street Sidewalks	4	117,000		45,250	162,250
COA	Homeless Initiative Coordinator	5	18,000		33,000	51,000
CCCS	Financial/Housing Couns. & Ed.	6	37,430		912,308	949,738
CCCS	Homebase Housing Counseling	7	40,000		83,253	123,253
HM	Domestic Violence Services	8	8,000		394,168	402,168
HB	Homeless Programs	9	94,400		341,220	435,620
HB	Supportive Housing Services	10	30,000		408,396	438,396
HACA	Asheville GO- Employ. & Training	11	90,611		135,500	226,111
MHO	Emergency Repair Tier I	12	150,000		2,708	152,708
MHO	Emergency Repair Tier II	13	25,000		3,725	28,725
MHO	Housing Services	14	150,000		26,400	176,400
MBW	Micro Business Development	15	150,000		1,112,000	1,262,000
MBC	Small Business Loan Fund	16	26,000		168,437	194,437
PLS	Homelessness Prevention	17	30,000		187,230	217,230
PLS	Resource Development	18	18,000		0	18,000
WNCGBC	Weed & Seed Weatherization Svc	19	41,208		95,050	136,258
COA	Section 108 Debt Service	20	2,849		0	2,849
COA	Program Administration	21	235,268		0	235,268
COA	Unallocated Funds		71,848		146,520	212,122
AAHH	Brotherton Subdivision	22		79,000	2,500,562	2,579,562
MHO	Direct Homebuyer Assistance	23		198,085	202,750	400,835
CCCS	Tenant Based Rental Assistance	24		20,000	0	20,000
HCHH	Shuey Knolls Subdivision	25		125,000	1,512,000	1,637,000
HB	Tenant Based Rental Assistance	26		40,000	0	40,000
HAC	Mapleton Development	27		100,000	664,939	764,939
HACA	Tenant Based Rental Assistance	28		64,782	3,300,000	3,364,782
CHCMC	Homeowner Rehab	29		30,000	0	30,000
CHCMC	Single Family Home Construction	30		50,000	104,450	154,450
MHO	Affordable Rental Housing II	31		25,000	45,000	70,000
MHO	Rural Home Rehabilitation	32		97,183	236,089	333,272
MHO	Self-Help Homeownership	33		19,437	1,623,263	1,642,700
MHO	Single-Family House Rehabilitation	34		25,000	125,500	150,500
MHO	Westmore Apartments	35		225,000	7,933,000	8,158,000
WCCA	Estatoe Apartments	36		100,000	2,938,300	3,038,300
COA	HOME Administration	37		131,587	0	131,587
CHDO	CHDO Operating Expenses	38		65,793	0	65,793
Total			1,500,614	1,542,387	25,728,503	28,630,23

Agency Index: AAHH - Asheville Area Habitat for Humanity; ABCRC - Asheville Buncombe Community Relations Council; CCCS - Consumer Credit Counseling Service (OnTrack); CHCMC - Community Housing Coalition of Madison County; COA - City of Asheville; HAC - Housing Assistance Corporation; HACA - Housing Authority of the City of Asheville; HB - Homeward Bound of Asheville; HCHH - Henderson County Habitat for Humanity; HM - Helpmate; MHO - Mountain Housing Opportunities.; MBC - Mountain BizCapital; MBW - Mountain BizWorks; PLS - Pisgah Legal Services; WCCA - Western Carolina Community Action; WNCGBC - Western North Carolina Green Building Council

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Section II

ACTION PLAN NARRATIVE

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CITY OF ASHEVILLE CONSOLIDATED ACTION PLAN Year Beginning July 1, 2009

Introduction

The **Consolidated Action Plan** is a planning document that the City of Asheville submits each year to the U. S. Department of Housing and Urban Development (HUD). It details how the City of Asheville and the Asheville Regional Housing Consortium propose to spend CDBG and HOME funds during the next program year.

CDBG funds can be used for a wide range of activities, including housing rehabilitation, economic development, public improvements and social services, but are restricted in location to the City of Asheville. HOME funds must be used solely for the production of affordable housing and may be used anywhere within the area covered by the Asheville Regional Housing Consortium, which comprises the counties of Buncombe, Henderson, Madison and Transylvania.

The Action Plan is the main tool for implementing the **Consolidated Strategic Plan** for the City of Asheville and the Asheville Regional Housing Consortium. The current Strategic Plan covers the five-year period: July 1, 2005 through June 30, 2010. This five-year plan, developed with help from area residents, local governments, non-profits and other interested groups, sets out needs and priorities for housing and community development activities, strategies to be pursued, and performance targets for both outputs and outcomes to be achieved through CDBG- and HOME-funded activities. The desired outcomes for **affordable housing**, **homelessness**, and **non-housing community development** are listed in the relevant sections below, with an estimate of the contributions expected from the programs funded this year.

The plan also discusses citizen participation in the funding process, the process for monitoring program progress, and further detail on homeless programs, public housing activities, and other HUD priorities.

Overview of Action Plan

This Action Plan details the proposed use of **\$1,494,368 in CDBG funds** and **\$1,407,367 in HOME funds**. These funds will be used to assist a total of 38 projects carried out by 15 local government agencies or non-profit subrecipients.

The 2009 allocation was recently announced by HUD, as was funding for the CDBG-R program. Asheville conducts its standard application and sub-recipient selection process and presents the results of that process in the Action Plan. As a result, this Action Plan includes unallocated funds.

The unallocated balance is \$71,848 of 2009 CDBG funds and \$146,520 of HOME funds. Additionally, CDBG-R funding may be allocated to projects currently funded by this Action Plan.

The City of Asheville will allocate the balance of 2009 CDBG and HOME funds in the following manner:

- a. HOME funds allocations will be recommended to the Asheville City Council following the Asheville Regional Housing Consortium Board (Board) meeting to be held June 3, 2009. The Board will allocate these funds upon review of the applications previously submitted during the 2009 regular funding competition, and will either increase funding for already approved projects, or allocate funds to projects that were previously not recommended for funding.
- b. CDBG fund allocations will be recommend to the Asheville City Council following the Council's Housing and Community Development Committee (HCD) meeting to be held May 28, 2009. The HCD will allocate these funds upon review of the applications previously submitted during the 2009 regular funding competition, and will either increase funding for already approved projects, or allocate funds to projects that were previously not recommended for funding.

The City will prepare and submit an amendment to its 2009 Action Plan as indicated in the City's Citizen Participation Plan.

Distribution of Funds by Project Type

Project Type	No. of Projects	Funding \$	Percent of Funding
<u>CDBG</u>			
Housing Programs (incl. housing services and housing for homeless)	7	506,208	35%
Public Facilities & Infrastructure	2	167,000	12%
Public Services	5	214,830	15%
Economic Development	3	266,611	19%
Planning, Capacity Building	2	36,000	3%
Program Admin	1	235,268	16%
Debt Service	1	2,849	0%
CDBG Total	21	1,428,766	100%
<u>HOME</u>			
New Construction for Homeownership	5	373,437	27%
New Construction (or conversion) for Rental	2	325,000	23%
Rehabilitation or repair of owner-occupied units (including acquisition/rehab/resale)	2	152,183	11%
Direct Homeownership assistance	1	198,085	15%
Tenant-Based Rent Assistance	3	124,782	9%
CHDO Pre-development Loans	1	25,000	2%
Administration, Planning, CHDO operating costs	2	197,380	14%
	16	1,395,867	100%

Housing (CDBG: \$506,208; HOME: \$ 1,264,280)

The production and preservation of decent, safe and affordable housing remains the principal focus of our Consolidated Plan. One hundred percent of HOME funds (excluding administration) and 35% percent of CDBG funds are allocated for this purpose and will assist 22 projects, producing 315 affordable housing units (not counting 25 homeownership units which were included in prior year action plans and received additional funding this year). Projects will be located throughout the Consortium area.

New construction for homeownership will take place at new and existing sites in Asheville, rural Madison County, and Henderson County. One proposal to provide HOME funding for **downpayment assistance** was funded this year.

Two major new **rental developments** are proposed this year: a family rental development in Asheville and supportive housing for low-income elders in Transylvania County. Because of concerns regarding the compatibility of the site for the proposed use, the Prospect Place development in Hendersonville will not go forward, and funds for that project were returned for redistribution this year.

A pre-development loan will be used by one community-based housing organization (CHDO) to determine project feasibility for new rental housing developments in Asheville. The loan can be forgiven if the project proves infeasible.

Funding for **owner-occupied housing rehabilitation** continues in Madison County and in rural Buncombe County. A new collaboration among the Green Building Council of Western North Carolina, Community Action Opportunities and Asheville GO is funded to weatherize homes of low-income families in the West Riverside (Weed and Seed) area in Asheville.

HOME funds are allocated for three **rent assistance** programs. Two will help households with the initial costs of accessing decent rental housing. One will provide longer term rent payments for formerly homeless individuals.

CDBG funds are also used for **housing services**, helping four non-profit housing agencies provide counseling and other services to their low-income clients and identify and plan new housing development opportunities.

The table below shows the number of units that will result from these projects compared with the targets in our annual Strategic Plan.

Projected Housing Production Assisted with CDBG and HOME funds

Housing Production Type	Annual Target	This year's allocations will assist (units)
New Construction for Homeownership	40	34
New Construction (or conversion) for Rental	60	92
Rehabilitation or repair of owner-occupied units (including acquisition/rehab/resale)	40	40
Rehabilitation of existing rental units	15	0
Homeownership assistance only ("downpayment assistance")	10	14
Assistance with rent and/or relocation costs	35	135
Total units	200	315

In addition to the housing programs detailed in this plan, both the City of Asheville and Buncombe County continue to provide flexible funding for affordable and moderately priced housing development through their **Housing Trust Funds** and **Fee Rebate** programs.

Public Services (CDBG: \$214,830)

Five programs are funded. They cover several priority areas in the Strategic Plan (services to the homeless and homelessness prevention, fair housing enforcement and financial counseling). Including leveraged funding, these programs will reach approximately 5,300 people.

Public Facilities/Infrastructure Improvements (CDBG: \$167,000)

Two improvement projects are funded: additional funding for a sidewalk on Louisiana Avenue and placement of benches and bus shelters at well-used transit stops throughout Asheville.

Economic Development (CDBG: \$266,611)

Funding is continued for small business training and development through Mountain BizWorks. An associated entity, Mountain BizCapital, was also funded to continue to provide loans for micro-business start-ups and expansions.

New funding was provided this year for the Asheville GO program. This new program provides job training for low-income Asheville youth. Once trained, youth are placed in apprenticeships with Asheville area businesses that are focused on environmental and energy-related products and services.

Projected Outcomes for Non-Housing Community Development Programs

Programs	Annual Target	This Year's Allocations Will Assist
Water / Sewer Improvements	1000 linear feet	-
Street / Sidewalk Improvements	400 linear feet	485 lf
Transportation Accessibility	Varies	2 bus shelters, 40 benches
Financial, Housing and Family Support Services	1200 persons	2,681 persons
Homeless & Homeless Prevention Services	1,500 persons	3,001 persons
Youth Services	80 persons	0
Micro-Enterprise Assistance	160 persons	60 persons
Job Training	20 persons	20 persons

Note: Annual targets are averages - not every program area will be addressed each year

Administration, Planning and Capacity Building (CDBG: \$271,268; HOME: \$197,380)

The City of Asheville uses CDBG and HOME funds for program administration. In addition, 5% of HOME funds are granted to our four Community Housing Development Organizations (CHDOs) for general operating expenses. CDBG funds are also used to support the City's Homeless Initiative and Pisgah Legal Services support for the Homeless Initiative.

Debt Service (CDBG: \$2,849)

Sufficient funds are set aside to make required principal and interest payments to HUD on the City's 2003 loan for South Pack Square redevelopment.

Leverage

The Action Plan project detail (Section III) shows that eligible activities will be accomplished by using not only federal CDBG and HOME funds, but also an estimated \$25,469,353 of leveraged federal and non-federal funds. **For every \$1.00 of CDBG and HOME funds there will be an additional \$9.87 of leveraged funds** to complete the activity.

Low- and Moderate-Income Benefit

100% percent of the funds **allocated** in this Plan (excluding administration and planning activities) will be used to directly benefit people with household income below 80% of area median income. We expect that the great majority of the people benefiting will actually be below 50% of median income, with a significant proportion below 30%.

Geographic Distribution of Projects

A. City of Asheville

The first map in Section IV of the Plan shows the distribution of CDBG and HOME-funded projects in Asheville. Where the location of activities is not yet known (e.g. emergency repairs), the location of the agency managing the program is shown. Most agencies and human services projects are clustered in the downtown area where they are accessible to surrounding low-income areas by foot or by bus.

Neighborhood Revitalization Strategy Area

The West Riverside Neighborhood Revitalization Strategy Area (NRSA), which is also the City's Weed & Seed operations area, continues to be a major target for community development funding. In 2009-2010 several City-wide CDBG-funded programs will be specially marketed within the Weed & Seed area, including emergency repairs, small business development, and financial counseling. The Weed and Seed Weatherization Program will focus its activities directly within that neighborhood, and Asheville GO will target youth from the neighborhood for their job-training program.

B. The Remainder of the Consortium Area

The second map in Section IV shows the distribution of projects outside Asheville that will be supported with HOME funds. Activities will take place throughout Buncombe, Henderson, Madison and Transylvania counties. Some of the activities (rehabilitation, downpayment assistance) will be at scattered sites that have yet to be determined.

The Consortium ensures equitable distribution of HOME funds among its member governments by using an allocation formula similar to that used by HUD in its distribution of funding nationally. This formula divides available funds into local "planning levels". Member Governments that propose eligible and feasible projects within their planning level are assured of at least this level of funding.

Homeless Programs

The City is actively implementing the 10-year Plan to End Homelessness in Asheville and Buncombe County, adopted in 2005. This year we will continue crucial funding for program coordination through the City's Homeless Initiative, to Pisgah Legal Services for homeless prevention, and to Homeward Bound for their supportive housing program and operation of the A Hope day shelter and associated programs. Special funding of \$508,460 under the American Recovery and Reinvestment Act (ARRA) for homelessness prevention and rapid re-housing will be received by Asheville this year. Plans are now being formulated to use these funds. Administration of the ARRA plan will be separate from this Action Plan, and progress will be reported on the ARRA web site: recovery.gov.

In all, 14 new or continuing programs are funded this year which will significantly help the homeless or prevent homelessness:

Program	Project ID#	Amount \$	Helps the Homeless	Prevents Homelessness
ABCRC- Fair Housing	2	45,000		Yes
COA- Homeless Initiative Coordinator	5	18,000	Yes	Yes
CCCS-Financial/Housing Counseling & Education	6	37,430		Yes
CCCS-Homebase Rental Counseling	7	40,000	Yes	Yes
Helpmate – Domestic violence services	8	8,000	Yes	Yes
HB-Homeless Programs	9	94,400	Yes	Yes
HB-Supportive Housing Services	10	30,000	Yes	Yes
MHO- Emergency Repair Tier 1	12	150,000		Yes
MHO- Emergency Repair Tier 2	13	25,000		Yes
PLS-Homelessness Prevention	17	30,000	Yes	Yes
PLS- Resource Development	18	18,000	Yes	Yes
CCCS – Tenant Based Rent Assistance	24	20,000		Yes
HB- Tenant Based Rental Assistance	26	40,000	Yes	Yes
HACA- Tenant Based Rental Assistance	28	64,782		Yes
Total		620,612		

Additionally, four Asheville homeless service providers have been awarded \$878,592 in McKinney-Vento Supportive Housing funds (also called Continuum of Care funding) which will enable key existing programs to continue (A Hope, Interlace, and Shelter Plus Care) and will provide continued funding for Homeward Bound's supportive, permanent housing program.

This year's funding addresses the following Strategic Plan objectives for Homelessness:

Target	Addressed this Year
#1 Identify the Lead Entity for implementing the 10-Year Plan	Done
#2 Implement the Homeless Management Information System	Yes
#3 Provide Housing First accommodation to 30 chronic homeless in Woodfin Apartments, Griffin Apartments, and Housing Authority apartments.	Yes
#4 Develop plan to identify or construct 70 additional units of permanent supportive housing each year.	Yes
#5 Expand to two Homeless ACT Teams, adding substance abuse expertise.	Done
#6 Reduce (point-in-time) chronic homeless number to no more than 150 by 2008	January 2009 count showed 115
#7 Further reduce chronic homelessness to minimal number by 2015.	Yes

Coordination with Public Housing Programs

The Housing Authority of the City of Asheville (HACA) is an independent entity, directly funded by HUD. The Mayor of the City of Asheville appoints its Board members, but the City has no direct control over its funding or operations. Nonetheless, there is a long history of cooperation and collaboration by the two bodies.

The City will continue to work closely with HACA staff and residents in implementing the **Weed and Seed** initiative, approved and funded by the Department of Justice in 2006, which encompasses HACA's largest public housing community, Pisgah View apartments, as well as the Burton Street community and other neighborhoods in the West Riverside area. The Asheville GO and Weed and Seed Weatherization Programs are focused on that area.

HACA maintains an active **homeownership program** for public housing residents and housing choice voucher holders. We expect that some of the CDBG, HOME, and ADDI funds committed to MHO's homeownership loan pool will be used to assist public housing residents and voucher holders make the transition from subsidized housing to homeownership.

HACA is receiving HOME funds this year to provide qualified applicants with security deposit funding to assist them in being able to use Housing Choice vouchers. It is HACA's expectation that recipients will repay half of that assistance within six months, creating a sustaining pool of funds for this purpose.

Activities Addressing Other HUD Priorities

This Action Plan includes projects that address other action areas identified as priorities by HUD. Specifically, the following areas are addressed in this Plan:

- ? **Commitment to Fair Housing.** The City of Asheville and Buncombe County continue their commitment to Fair Housing through increased support for the Asheville-Buncombe Fair Housing Commission and its executive agency, Asheville-Buncombe Community Relations Council. ABCRC receives financial support from City and County general funds, CDBG, and HUD FHAP funds.
- ? **Foster and maintain affordable housing** – see Housing section
- ? **Remove barriers to affordable housing.** The City of Asheville, and Buncombe, Henderson and Transylvania counties have all prepared detailed responses to HUD's Initiative of Barrier Removal. This information is contained in the Strategic Plan. Many of the strategies recommended in that Plan for encouraging affordable housing development deal with removing regulatory barriers, e.g. allowing additional density for affordable housing in zoned areas.
- ? **Evaluate and reduce lead based paint hazards.** All CDBG- and HOME-assisted rehabilitation projects are carried out in compliance with HUD regulations on lead based paint hazards, which require complete abatement of lead-based paint wherever

CDBG or HOME funds are used for substantial rehabilitation, and lead-safe work practices and clearance testing in other rehabilitations.

- ? **Reduce the number of poverty level families.** Making the assumption that poverty level is close to 30 percent of median income (HUD's "very low-income" level), we conclude that 12 of the 34 non-admin programs are significantly targeted to persons in poverty (#2, 3, 5, 6, 7, 8, 17, 26, 28, 33, 36, 37)
- ? **Develop institutional structure and enhance coordination.** The City of Asheville has developed close working relationships with a network of private and public non-profit agencies. It works particularly closely with the Housing Authority of the City of Asheville, the Weed & Seed Steering Committee, and the Homeless Coalition. The City's Homeless Initiative is particularly important in enhancing coordination to prevent homelessness and house those who are chronically homeless.
- ? **Foster public housing improvements and resident initiatives.** See the section on public housing.

Citizen Participation

City Community Development staff began preparation for the Action Plan in November 2008 with public meetings in Asheville and Hendersonville.

Application forms for CDBG and HOME funding were handed out at the initial meetings and made available on the City's website. In December 2008, staff held a training session for potential grant applicants on completing the grant applications and gave extensive one-on-one advice to all new applicants.

The Asheville Regional Housing Consortium and the City's Housing & Community Development Committee held extended meetings in March, 2009 to interview applicants and consider allocations. These meetings were open to the public.

We published a summary of the proposed Action Plan in the Asheville-Citizen Times on March 29, 2009. A further public hearing took place on April 28 at the regularly scheduled meeting of Asheville City Council, and the plan was finally approved by Council May 12, 2009.

We maintain citizen participation throughout the year with active involvement in projects as they are planned and implemented, particularly in the West Riverside Revitalization Area.

Citizens regularly attend meetings of the City's Housing and Community Development Committee and the Asheville Regional Housing Consortium Board.

Comments made at the three public hearings and those submitted in writing are summarized below:

Asheville Public Meeting - November 12, 2008

Several members of the public were present. Formal presentation explaining CDBG and HOME programs were given by Vann McNeill, Randy Stallings, and Angie Cullen.

A short discussion after the presentations took place on this topic:

1. Partnerships: Representatives from Asheville GO asked if staff would recommend partners for particular programs that might not be established enough for a stand alone application.

Staff gave advice on how to seek partnerships and the track record and capacity needed to receive federal funding.

Hendersonville Public Meeting – November 24, 2008

One member of the public was present: Sheryl Fortune, representing Western Carolina Community Action Center. The formal presentation was omitted.

A short discussion took place on two topics:

1. Rental vacancy rates. Ms Fortune said that Transylvania County was experiencing a soft rental market and that there were even some vacancies at WCCA's English Hills Apartments. She wondered if the rest of the Consortium was experiencing a similar trend?

Staff replied that good information on the Asheville are market would be available in December from the annual rental market survey by Real Data, Inc, and Ms. Daniel agreed to make the results available to CHDOs.

2. HOME allocations. Ms. Fortune asked how HOME funds were divided between member governments and whether – over time – the smaller counties received the share of funds they were entitled to.

Staff explained that the City of Asheville calculate “planning levels” of HOME funds available to each member government each year using the same formula that HUD uses for its allocations, i.e. population adjusted for factors such as poverty, age of housing, etc. But member governments and CHDOs receive funding only when they applied for viable projects. In the early years of the HOME program there was a shortage of applications from outside Asheville and Buncombe County. In recent years the geographic distribution of projects had improved, and some smaller member governments had actually received more than their planning levels, e.g. Transylvania County for English Hills. However, at the same time the Consortium's HOME grant had decreased, reducing all planning levels.

Final Public Hearing at Asheville City Council Meeting - April 28, 2009

No comments were received.

Written Comments

No written comments were received.

Timetable for Implementation

The City expects to maintain its excellent record for allocating and spending HOME and CDBG funds in a timely way. The expected completion date for each activity is shown in the project details in Section III. Most non-housing activities are expected to be completed by June 30, 2009, while the larger housing developments may not be finally completed until 2010 or 2011.

HUD requires the unexpended balance of CDBG funds to be below 1.5 times the current year entitlement grant amount by May 1 each year. We met this target by the end of January, 2009, and anticipate no problem in meeting the target next year as well.

Matching Funds (HOME Program only)

The Consortium is required to demonstrate that every \$100 of HOME funds expended on projects is matched by expenditures of \$25 from non-federal sources. However, matching funds expended in prior years on certain projects have greatly exceeded the required amount, thus creating a “match credit”. At June 30, 2008, the total net match credit stood at \$2,908,803, after meeting the 2007-08 match liability of \$253,657. Due to this large amount of match credit, the Consortium is not requiring agencies to commit new matching funds to each project during the next program year. There is no required match for CDBG funds.

Resale/Recapture Provisions of Homeownership Activities (HOME Program only)

When HOME funds are used to assist home-ownership, the regulations require that the unit remain affordable for a minimum period, specified in the following table, regardless of any subsequent sale:

<u>HOME Funds Invested Per Unit</u>	<u>Minimum Period of Affordability</u>
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years

This period of affordability must be enforced by either “resale” or “recapture” requirements. Under “resale” restrictions, if the original buyer sells the home within the affordability period, the subsequent sale must be at a price affordable to another qualified low-income buyer who will use the property as its principal residence. Under “recapture” provisions, if the property is sold or transferred during the affordability period, all or part of the original HOME investment must be repaid at sale and used for other affordable, HOME-eligible housing activities. **The Consortium has opted to apply the “recapture” provisions, since all HOME funds are invested as a direct homebuyer subsidy.**

HOME funds for homeownership are provided in the form of a non-amortizing, deferred second mortgage loan, usually at zero percent interest, secured with a Promissory Note and Deed of Trust. The amount is limited to the minimum required to make the unit affordable to the individual buyer, and is repayable in full when the home is sold. The term of the second mortgage loan may be limited to the required affordability period or may run with the first mortgage. At the end of the term the loan may be either repayable or forgiven. Recaptured funds are generally retained by the agency that developed and sold the house to the original buyer and must be used for other HOME-eligible affordable housing activities

For example, if a low-income family wanted to purchase a HOME-assisted house priced at \$100,000, but could qualify for a first mortgage of only \$80,000, HOME funds in the amount of \$20,000 could be used for a second mortgage to make the house affordable to that family. The HOME funds could carry a zero percent interest rate with no monthly payments, so that the owner makes monthly payments only on the \$80,000 first mortgage. If at any time during the affordability period the owner sells the house, the \$20,000 second mortgage investment would be

due and payable. The owner would retain any equity realized through market appreciation and through paying down the principal on the first mortgage. In the rare event that the proceeds of sale are insufficient to repay both the second (HOME) mortgage and the balance on the first mortgage, the amount of HOME funds recaptured would be reduced.

If the home is sold to another low-income buyer, then it is allowable for the second mortgage to be assumed by the new buyer to run for at least the remainder of the affordability period.

Some agencies are using an enhanced recapture provision, under which the second mortgage accrues interest at the same rate as the rate of appreciation in the value of the unit. The interest is deferred until resale. The total repayment will then be in the same proportion to the re-sale price as the initial subsidy was to the original price. Using the example above, in which the HOME subsidy was 20% of the initial sales price, suppose that the \$100,000 house appreciated in value so that it resold after 10 years for \$150,000 (net of selling costs and the cost of major improvements). That 50% price appreciation would trigger a 50% interest accrual on the second mortgage – requiring a recapture of \$30,000. The amount recaptured is exactly 20% of the appreciated value of the house.

This enhanced recapture, also called equity sharing, ensures that the recaptured HOME funds will be enough to assist another homebuyer into homeownership despite the inflation in house prices.

CHDO Set-aside (HOME Program only)

HOME regulations require that at least 15% of the HOME Entitlement grant be set aside to fund housing development projects by non-profit organizations that qualify under HOME regulations as Community Housing Development Organizations (CHDO). This Action Plan far exceeds that requirement, as the following list of CHDO projects shows:

<u>CHDO</u>	<u>Activity/Project</u>	<u>Project ID</u>	<u>HOME Funds (\$)</u>
Community Housing Coalition of Madison County Mountain Housing Opportunities	New single-family home in Beech Glen Community	30	50,000
Mountain Housing Opportunities	Self Help Homeownership	34	19,437
Mountain Housing Opportunities	S/F House Rehabilitation/Resale	35	25,000
Mountain Housing Opportunities	Westmore Apartments	36	225,000
Western Carolina Community Action	Estatoe Apartments	37	100,000
Total CHDO Allocation:			<u>419,437</u>

Additionally, one predevelopment loan was made to a CHDO, totaling \$25,000, which is below the cap of 10% of the CHDO allocations.

Monitoring Plan

The City's monitoring policy for activities carried out under grant or loan agreements with other agencies is set out in the Strategic Plan for 2005-2010. The planned schedule for monitoring reviews in 2009-10 is shown below.

Levels of Monitoring

Progress Reports are required from all agencies either monthly or quarterly, and provide information on the status and accomplishments of the program, funds expended, program income received, and any changes in project schedule or scope.

Desk Reviews are conducted when more specific or detailed information is needed. A written request is sent to the agency, which has two weeks to submit the required data.

Inspections are visits to construction projects to assess the progress of work and its satisfactory completion.

Compliance Reviews are in-depth on-site monitoring visits to review agency records, verify the accuracy of progress reports, and verify compliance with a wide variety of federal regulatory requirements, including client income verification, procurement, and financial management. Technical Assistance is also provided during these visits.

Audit Reviews are completed annually for each agency.

CDBG On-Site Monitoring Visits

Agency		Programs	Last Monitored	Proposed Monitoring in 2008-09
Asheville Area Habitat for Humanity		Housing services	Jun-04	Compliance
Asheville-Buncombe Community Relations Council		Fair Housing/Employment	-	Compliance
City of Asheville (Parks)		Burton Street Community Center	Apr-08	Final
City of Asheville (Parks)		Technical Assistance in NRSA	-	Progress Reports
City of Asheville (Traffic)		Burton Street Traffic Calming	-	Final
City of Asheville (Traffic)		Emma Sidewalks	-	Progress Reports, Inspections if project goes to construction
City Of Asheville (Transit)		Bus Stop Shelters	-	Inspections
CCCS - On Track		Credit Counseling	2006-07	Compliance
Helpmate		Domestic Violence Services	-	Compliance
Homeward Bound		Homeless Programs	Aug-08	Progress Reports
Homeward Bound		Supportive Housing Services	Aug-08	Progress Reports
Asheville Housing Authority		Hillcrest Youth Program	May-07	Final
Asheville Housing Authority		Lee Walker Heights Beautification	-	Inspections

Mountain Housing Opportunities	Emergency Repair	May-09	Progress Reports
Mountain Housing Opportunities	Tier II Home Repair	May-09	Progress Reports
Mountain Housing Opportunities	Housing Services	-	Compliance
Mountain Housing Opportunities	Down Payment Assistance	Dec-08	Compliance
Mountain Biz Works	Micro-business Development	Aug-03	Compliance
Mountain Biz Capital	Small Business Loan Pool	Apr-08	Compliance
Pisgah Legal Services	Homelessness Prevention	Jul-08	Progress Reports
Pisgah Legal Services	Resource Development	Jun-06	Progress Reports

HOME On-Site Monitoring – Current Projects

Agency	Program(s)	Last Monitored	Proposed Monitoring
Affordable Housing Coalition	TBRA	Aug-08	None
Asheville Area Habitat	Enka Hills subdivision	Feb. 2007	Inspections
Buncombe County	Rural Housing Rehab	-	Insp. & Compliance
Henderson County Habitat	Shuey Knolls subdivision	2005-06	Insp. & Compliance
Homeward Bound	TBRA	Aug-08	Progress reports
Housing Assistance Corporation	Barker Heights	-	Inspections
Housing Assistance Corporation	Henderson County DPA	-	Compliance
Madison County	Rural Housing Rehab	Sep-07	Insp. & Compliance
Mountain Housing Opportunities	Clingman Lofts	-	Insp. & Compliance
Mountain Housing Opportunities	East Riverside Development	-	Insp. & Compliance
Mountain Housing Opportunities	Glen Rock Apartments	-	Insp. & Compliance
Mountain Housing Opportunities	Scattered Site S-F Housing	-	Compliance
Mountain Housing Opportunities	Self-Help Homeownership (1)	2006-07	Insp. & Compliance
Mountain Housing Opportunities	Self-Help Homeownership (2)	-	Inspections
Mountain Housing Opportunities	Rental Pre-development	-	Progress Reports
Mountain Housing Opportunities	Direct Homebuyer Assistance	-	Compliance
Mountain Housing Opportunities	ADDI	-	Compliance
Mountain Housing Opportunities	Ralph Street Development	-	Insp. & Compliance
Mountain Housing Opportunities	Crowell Park	Jun-08	Insp. & Compliance
CCCS - On Track	Tenant Based Rental Assistance	Aug-08	Compliance
VOA of the Carolinas	Skyland Apartments	-	Inspections
WC Community Action	Rosman Apts. Pre-dev.	-	Progress reports
WC Community Action	English House	-	Insp. & Compliance
World Changers	Home Repairs	-	Compliance

Re-Inspections of Completed HOME Assisted Multi-Family Projects

Periodic inspections of completed HOME-assisted multifamily developments take place throughout their affordability period (5-20 years) to ensure that property standards, rents, and tenant income continue to meet program rules.

Douglas Company	Mountain Springs Apartments	Nov-07	Desk Review
Douglas Company	Overlook Apartments	May-09	Desk Review
HAC	Hillside Commons	May-08	Desk Review
HAC	Highland View Apartments	May-06	Desk Review & Inspections
HAC	Mainstay Manor	-	Desk Review & Inspections
Mills Construction	Dunbar Place Apartments	Aug-07	Desk Review
MHO	Laurel Bridge Apartments	Sep-05	Desk Review & Inspection
MHO	River Glen Apartments	Oct-07	Desk Review
MHO	Wind Ridge Apartments	May-09	Desk Review
WNC Housing	Independence Cottages	Dec-05	Desk Review & Inspection
Mountain Housing Opportunities	Northpoint Commons Apartments	May-07	Desk Review
Mountain Housing Opportunities	Compton Place Apartments	Feb-08	Desk Review
Housing Assistance Corporation	Sugar Hill Apartments	-	Desk Review & Inspection
Asheville Housing Authority	Woodfin Apartments	Apr-06	Desk Review & Inspection
VOA of the Carolinas	Laurel Wood Apartments	Sep-05	Desk Review & Inspection
VOA of the Carolinas	LIFE House Apartments	May-08	Desk Review
WCCA	Excelsior Apartments	Jul-06	Desk Review & Inspections
WCCA	English Hills	May-06	Desk Review & Inspections
National Church Residences	Battery Park Apartments	-	Desk Review & Inspections
National Church Residences	Vanderbilt Apartments	May-09	Desk review

Section III

DETAILS OF PROPOSED PROJECTS

1	Asheville Area Habitat for Humanity: Housing Services		
<p>Description: Housing services for Asheville Area Habitat for Humanity's Enka Hills development in West Asheville. Services include client recruitment, counseling, mortgage servicing, project development and management, and oversight of the "sweat equity" component. Housing units to be counted under the associated HOME activity.</p>			
<p>Projected Program Outcomes: 16 low-to-moderate-income households will improve their living conditions and begin to build personal wealth through the purchase of a new home, while being provided with support through the home-buying process and assisted with financial and home-maintenance skills to enable them to be successful homeowners.</p> <p>HUD Performance Outcome Statement: 16 households will receive support services provided for the purpose of accessing decent affordable housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14H) Rehab Administration (Housing Services)	CDBG	\$70,000
Eligibility Citation:	570.201(k) 570.202	HOME	\$
National Objective:	LMI Housing 570.208(a)(3)	Program Income	\$
Accomplishment Goal:	16 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$101,105
End Date:	6/30/2010	Total:	\$171,105
Location / Service Area / Beneficiaries:		Administered By:	
Enka Hills development, West Asheville Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Asheville Area Habitat for Humanity 30 Meadow Road Asheville NC 28803 Mr. Jim Lowder, Director of Development Phone: (828) 251-5702	

2	Asheville Buncombe Community Relations Council: Fair Housing		
Description: Education and outreach on fair housing issues and investigation and resolution of fair housing complaints.			
Projected Program Outcomes: Will investigate approximately 30 fair housing complaints to HUD standards and bring them to resolution, with positive remedies for complaints with cause. Will also provide outreach and information to approximately 715 people, increasing their knowledge of fair housing rights and recognize discrimination when they encounter it.			
HUD Performance Outcome Statement: 30 households will have access to fair housing services for the purpose of sustaining decent affordable housing free from discrimination			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05J) Fair Housing Activities	CDBG	\$45,000
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele	Program Income	\$
Accomplishment Goal:	30 Households	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$215,000
End Date:	6/30/2010	Total:	\$260,000
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Asheville Buncombe Community Relations Council 50 South French Broad, Suite 214 Asheville NC 28801	
		Mr. Robert Smith, Executive Director Phone: (828) 252-4713	

3	City of Asheville: Transit Improvements		
Description: Installation of 6 bus shelters along main corridors in the City of Asheville that are served by public transportation.			
Projected Program Outcomes: Improved comfort, utility, and accessibility of the transit system for 8, 018 LMI transit users in the City of Asheville. HUD Performance Outcome Statement: 8018 LMI individuals will have increased accessibility to the transit system through the installation of bus shelters and benches for the purpose of enhancing suitable living environment.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(03) Public Facilities and Improvements (General)	CDBG	\$50,000
Eligibility Citation:	570.201©	HOME	\$
National Objective:	LMI Area 570.208(a)(1)	Program Income	\$
Accomplishment Goal:	8018 Persons	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$0
End Date:	6/30/2010	Total:	\$50,000
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		City of Asheville PO Box 7148 Asheville NC 28802	
		Mr. Yuri Koslen, Transit Projects Coordinator Phone: (828) 545-0342	

4	City of Asheville: N. Louisiana Street Sidewalks		
Description: Pedestrian Infrastructure project on N. Louisiana Street in West Asheville. Project also received CDBG funding in 2008.			
Projected Program Outcomes: Improved accessibility and safety for residents in West Asheville by proving sidewalks, crosswalks, and paths to access schools, services, employment and other nearby amenities. HUD Performance Outcome Statement: 1,500 individuals in West Asheville will have an enhanced living environment through new pedestrian infrastructure that will improve accessibility to the schools, employment, services and other amenities.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(03L) Sidewalks	CDBG	\$117,000
Eligibility Citation:	570.201©	HOME	\$
National Objective:	LMI Area 570.208(a)(1)	Program Income	\$
Accomplishment Goal:	1500 Persons	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$45,250
End Date:	6/30/2010	Total:	\$162,250
Location / Service Area / Beneficiaries:		Administered By:	
West Asheville Census Tract 12, Block Groups 1,4 and Census Tract 14, Block Group 1 Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		City of Asheville PO Box 7148 Asheville NC 28802	
		Ms. Barb Mee, Transportation Planner Phone: (828) 232-4540	

5	City of Asheville: Homelessness Prevention		
Description: Implementation of the Asheville-Buncombe 10-year Plan to End Homelessness			
Projected Program Outcomes: n/a HUD Performance Outcome Statement: n/a			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(20) Planning	CDBG	\$18,000
Eligibility Citation:	570.205	HOME	\$
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:		City of Asheville	\$35,000
Start Date:	7/1/2009	Other:	\$33,000
End Date:	6/30/2010	Total:	\$86,000
Location / Service Area / Beneficiaries:		Administered By:	
n/a Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		City of Asheville P O Box 7148 Asheville NC 28802	
		Ms. Amy Sawyer, Homeless Initiative Coordinator Phone: (828) 259-5851	

6	Consumer Credit Counseling Service of WNC, Inc. d/b/a On Track Financial Education & Counseling: Financial/Housing Counseling & Education		
<p>Description: Provision of financial counseling and homebuyer education to low-to-moderate income people, enabling them to survive financial crisis and learn money management skills to effectively plan and prioritize their spending, budget for homeownership, increase savings, and/or stabilize their family's financial situation.</p>			
<p>Projected Program Outcomes: Will provide services to approximately 2,106 individuals in the City of Asheville. Of these, 85% of clients facing mortgage default will avoid foreclosure. 50 Debt Management Program clients will repay their unsecured debt to become debt free. 350 Asheville DMP clients will improve their credit by avoiding personal bankruptcy. 88 out of 100 who responded to surveys after participating in Manage Your Money classes will say that they have increased confidence in managing money, 52 out of 100 will say that they have begun saving for periodic expenses. 20% of participants in Homebuyer Education will report having purchased a home.</p> <p>HUD Performance Outcome Statement: 2,106 individuals will have access to support services provided for the purpose of providing a suitable living environment.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05) Public Services	CDBG	\$37,430
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	2106 Persons	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$912,308
End Date:	6/30/2010	Total:	\$949,738
Location / Service Area / Beneficiaries:		Administered By:	
<p>Community Wide</p> <p>Help the homeless? No</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? No</p>		<p>Consumer Credit Counseling Service of WNC, Inc. d/b/a On Track Financial Education & Counseling</p> <p>50 South French Broad, Suite 227</p> <p>Asheville NC 28801</p>	
		<p>Ms. Celeste Collins, Executive Director</p> <p>Phone: (828) 255-5166</p>	

7	Consumer Credit Counseling Service of MNC, Inc., d/b/a OnTrack Financial Education and Counseling : Homebase Housing Counseling		
Description: Educational workshops, information, one-on-one counseling and rental assistance to assist low-and-moderate income families in finding or maintaining safe, affordable rental housing.			
Projected Program Outcomes: Will provide one-on-one counseling to approximately 120 low-income individuals and rental education workshops to 325 low income individuals. Approximately 29 clients will also receive HOME tenant-based rent assistance.			
HUD Performance Outcome Statement: CDBG activity:120 households will receive support services for the purpose of sustaining decent affordable housing. HOME activity: 29 clients will receive rent assistance for the purpose of accessing decent affordable housing			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14H) Rehab Administration (Housing Services)	CDBG	\$40,000
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	120 Persons	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$83,253
End Date:	6/30/2010	Total:	\$123,253
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Consumer Credit Counseling Service of MNC, Inc., d/b/a OnTrack Financial Education and Counseling 50 S French Broad Ave Suite 227 Asheville NC 28801	
		Ms. Celeste Collins, Executive Director Phone: 9828) 255-5166	

8	Helpmate: Domestic Violence Services		
Description: Provides intensive case management to victims of domestic abuse and their children.			
Projected Program Outcomes: Will assist 215 persons with safety planning, establishing self-sufficiency, and recovering from abuse. HUD Performance Outcome Statement: 215 households will have access to support services for the purpose of providing a suitable living environment.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05G) Public Services for Battered & Abused Spouses	CDBG	\$8,000
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	215 Persons	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$394,168
End Date:	6/30/2010	Total:	\$402,168
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? No		Helpmate P.O. Box 2263 Asheville NC 28802	
		Ms. Valerie Collins, Executive Director Phone: (828) 254-2968	

9	Homeward Bound: Homeless Programs		
<p>Description: Operational support to address the needs of homeless and near homeless people by providing for their basic needs and giving supportive services through street outreach, day and overnight shelter, and access to other services.</p>			
<p>Projected Program Outcomes: Of a targeted number of 2,905 individuals served, 410 will obtain at least one entitlement benefit and 250 will accept a referral for mental health treatment. Safe Haven will shelter eleven people previously living outside or in unsafe conditions.</p> <p>HUD Performance Outcome Statement: 2,905 homeless persons will have access to shelter and services for the purpose of creating a suitable living environment.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(03T) Operating Costs of Homeless Programs	CDBG	\$94,400
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	2905 Persons	City of Asheville	\$25,000
Start Date:	7/1/2009	Other:	\$366,620
End Date:	6/30/2010	Total:	\$486,020
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide		Homeward Bound	
Help the homeless? Yes		35 Grove Street	
Help persons with HIV / AIDS? No		Asheville NC 28801	
Help persons with Special Needs? Yes		Mr. Brian K. Alexander, Deputy Director	
		Phone: (828) 258-1695	

10	Homeward Bound: Supportive Housing Services		
<p>Description: Identifies safe, decent, affordable housing options and provides supportive services to chronically homeless individuals placed in housing, to increase their chances of success in maintaining independent living. Some clients also receive HOME tenant based rent assistance.</p>			
<p>Projected Program Outcomes: At least 48 previously homeless people will receive supportive services, of whom approximately 6 will have moved from homelessness into housing during the year.</p> <p>HUD Performance Outcome Statement: CDBG activity: 48 individuals will receive services for the purpose of sustaining decent affordable housing</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14H) Rehab Administration (Housing Services)	CDBG	\$30,000
Eligibility Citation:	570.201(k)	HOME	\$
National Objective:	LMI Housing 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	42 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$408,396
End Date:	6/30/2010	Total:	\$438,396
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide		Homeward Bound	
Help the homeless? Yes		35 Grove Street	
Help persons with HIV / AIDS? No		Asheville NC 28801	
Help persons with Special Needs? Yes		Mr. Brian K. Alexander, Deputy Director	
		Phone: (828) 258-1685	

11	Mountain Housing Opportunities: Asheville GO- Employment Training		
Description: Training program for unemployed youth (18-24) to prepare them for living wage, "green-collar" jobs. The West Riverside Neighborhood Revitalization Strategy Area will be targeted for recruiting participants.			
Projected Program Outcomes: 24 youth will participate in the training program. 20 of those participants will secure jobs or apprenticeships. HUD Performance Outcome Statement: 24 youth will have access to employment training services for the purpose of creating a suitable living environment.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05H) Employment Training	CDBG	\$90,611
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	24 Persons	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$135,500
End Date:	6/30/2010	Total:	\$214,292
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Housing Authority of the City of Asheville 165 South French Broad Avenue Asheville NC 28801	
		Mr. Dan Leroy, Program Co-Director Phone: (828) 318-9916	

12	Mountain Housing Opportunities: Emergency Repair Tier I		
<p>Description: Emergency repairs to owner-occupied homes within the City of Asheville, whose occupants are low-income elderly, disabled, single parents, or large families and whose health and safety are at risk, and the cost is less than \$5,000. Services will be specially marketed in the West Riverside Neighborhood Revitalization Strategy Area</p>			
<p>Projected Program Outcomes: Repairs will be made to 35 homes, correcting conditions that are a threat to health and safety and allowing the owners to sustain their housing.</p> <p>HUD Performance Outcome Statement: 35 households will receive housing repairs for the purpose of sustaining decent affordable housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14A) Rehab; Single-Unit Residential	CDBG	\$150,000
Eligibility Citation:	570.202	HOME	\$
National Objective:	LMI Housing 570.208(a)(3)	Program Income	\$
Accomplishment Goal:	35 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$2,708
End Date:	6/30/2010	Total:	\$152,708
Location / Service Area / Beneficiaries:		Administered By:	
<p>Community Wide</p> <p>Help the homeless? No</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? Yes</p>		<p>Mountain Housing Opportunities</p> <p>64 Clingman Avenue</p> <p>Suite 101</p> <p>Asheville NC 28801</p>	
		<p>Mr. Lloyd Freel, Repair/Rehab Manager</p> <p>Phone: (828) 254-4030</p>	

13	Mountain Housing Opportunities: Emergency Repair Tier II		
<p>Description: Emergency repairs to owner-occupied homes within the City of Asheville, whose occupants are low-income elderly, disabled, single parents, or large families and whose health and safety are at risk, and the cost is more than \$5,000 and less than \$15,000. Services will be specially marketed in the West Riverside Neighborhood Revitalization Strategy Area</p>			
<p>Projected Program Outcomes: Repairs will be made to 2 homes, correcting conditions that go beyond immediate threat, sufficient to stabilize the home for three to five years.</p> <p>HUD Performance Outcome Statement: 2 households will receive housing repairs for the purpose of sustaining decent affordable housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14A) Rehab; Single-Unit Residential	CDBG	\$25,000
Eligibility Citation:	570.202	HOME	\$
National Objective:	LMI Housing 570.208(a)(3)	Program Income	\$
Accomplishment Goal:	2 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$3,725
End Date:	6/30/2010	Total:	\$28,725
Location / Service Area / Beneficiaries:		Administered By:	
<p>Community Wide</p> <p>Help the homeless? No</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? Yes</p>		<p>Mountain Housing Opportunities</p> <p>64 Clingman Avenue</p> <p>Suite 101</p> <p>Asheville NC 28801</p>	
		<p>Mr. Lloyd Freel, Repair/Rehab Manager</p> <p>Phone: (828) 254-4030</p>	

14	Mountain Housing Opportunities: Housing Services		
<p>Description: Provide services related to the construction, rehabilitation, and maintenance of HOME-assisted and CDBG-assisted affordable housing; includes client intake, project development, and property management. Housing units to be counted under individually funded HOME activities.</p>			
<p>Projected Program Outcomes: Construction will be underway for 106 units of affordable housing; 35 units of affordable housing will be completed during the year .</p> <p>HUD Performance Outcome Statement: 35 households will receive services for the purpose of accessing decent affordable housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14H) Rehab Administration (Housing Services)	CDBG	\$150,000
Eligibility Citation:	570.201(k)	HOME	\$
National Objective:	LMI Housing 570.208(a)(3)	Program Income	\$
Accomplishment Goal:	90 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$134,900
End Date:	6/30/2010	Total:	\$284,900
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801	
		Mr. James Dennis, Rental Development Officer Phone: (828) 254-4030	

15	Mountain BizWorks: Micro Business Development		
<p>Description: Training and technical assistance provided to low to moderate income entrepreneurs, to enable them to successfully start, expand, or sustain their own businesses. This grant also funds the operation of a CDBG loan pool (but not the loan capital). Services will be specially marketed in the West Riverside Neighborhood Revitalization Strategy Area</p>			
<p>Projected Program Outcomes: 110 participants will complete entrepreneurial training, 30 micro businesses will be opened, enhanced, or expanded.</p> <p>HUD Performance Outcome Statement: 30 businesses will have access to training and technical support services for the purpose of creating economic opportunities.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(18C) Micro-Enterprise Assistance	CDBG	\$150,000
Eligibility Citation:	570.201(o)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	30 Businesses	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$1,250,000
End Date:	6/30/2010	Total:	\$1,400,000
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide		Mountain BizWorks	
Help the homeless? No		153 South Lexington Avenue	
Help persons with HIV / AIDS? No		Asheville NC 28801	
Help persons with Special Needs? No		Mr. Greg Walker-Wilson, Chief Executive Officer	
		Phone: (828) 253-2834	

16	Mountain BizCapital: Small Business Loan Fund		
Description: Small business revolving loan fund providing capital to low and moderate income entrepreneurs who cannot find funding elsewhere			
Projected Program Outcomes: 2 loans will be made, helping to create 1 new business and sustain 1 existing business. These businesses will create 2 new full-time jobs and sustain 2 full-time jobs.			
HUD Performance Outcome Statement: 2 businesses will have access to affordable capital for the purpose of creating economic opportunities.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(18C) Micro-Enterprise Assistance	CDBG	\$26,000
Eligibility Citation:	570.201(o)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$1,628
Accomplishment Goal:	2 Businesses	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$174,437
End Date:	6/30/2010	Total:	\$202,065
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain BizCapital 153 South Lexington Avenue Asheville NC 28801	
		Mr. Greg Walker-Wilson, Chief Executive Officer Phone: (828) 253-2834	

17	Pisgah Legal Services: Homelessness Prevention		
<p>Description: Provision of legal and technical assistance to very low-income persons to obtain or preserve public housing, and legal assistance in securing or preserving Supplemental Security (SSI) and Medicaid benefits. for low-income persons with disability.</p>			
<p>Projected Program Outcomes: Public housing will be secured or preserved for 90 very low-income households who have been denied subsidized housing or who are threatened with eviction. At least 8 chronically homeless and disabled clients will obtain Medicaid or SSI benefits following the initial denial of their applications. Legal assistance will be provided to 285 households who will secure or preserve their housing.</p> <p>HUD Performance Outcome Statement: 300 individuals will have access to legal services for the purpose of creating a suitable living environment.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05C) Legal Services	CDBG	\$30,000
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	90 Persons	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$187,230
End Date:	6/30/2010	Total:	\$217,230
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide		Pisgah Legal Services	
Help the homeless? Yes		P O Box 2276	
Help persons with HIV / AIDS? No		Asheville NC 28802	
Help persons with Special Needs? Yes		Mr. James Barrett, Executive Director	
		Phone: (828) 253-0406	

18	Pisgah Legal Services: Resource Development		
<p>Description: Legal and technical assistance provided to organizations that provide shelter, housing, and urgently needed services to homeless persons in Asheville. Preparation of Asheville's annual HUD Continuum of Care application.</p>			
<p>Projected Program Outcomes: Continuum of Care funds secured for Asheville/Buncombe County will support the development of permanent supportive housing, the preservation of supportive transitional housing, and the preservation of outreach and shelter services for Asheville and Buncombe County's homeless population.</p> <p>HUD Performance Outcome Statement: n/a</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(20) Planning	CDBG	\$18,000
Eligibility Citation:	570.205	HOME	\$
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:		City of Asheville	\$
Start Date:	7/1/2009	Other:	\$
End Date:	6/30/2010	Total:	\$18,000
Location / Service Area / Beneficiaries:		Administered By:	
<p>Community Wide</p> <p>Help the homeless? Yes</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? Yes</p>		<p>Pisgah Legal Services</p> <p>P O Box 2276</p> <p>Asheville NC 28802</p>	
		<p>Mr. James Barrett, Executive Director</p> <p>Phone: (828) 253-0406</p>	

19	Western North Carolina Green Building Council: Weed and Seed Weatherization Services		
Description: Homes of low and moderate income households will be made more energy efficient through the installation of weatherization materials and supplies. Services will be specially marketed in the West Riverside Neighborhood Revitalization Strategy Area			
Projected Program Outcomes: 25 homes of low income households will be weatherized in the Weed and Seed area (the WestRiverside Neighborhood revitalization Strategy Area) HUD Performance Outcome Statement: 25 households will receive weatherization repairs for the purpose of sustaining decent, affordable housing.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14F) Energy Efficiency Improvements	CDBG	\$41,208
Eligibility Citation:	570.202	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	Households	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$95,050
End Date:	6/30/2101	Total:	\$136,258
Location / Service Area / Beneficiaries:		Administered By:	
West Riverside Neighborhood Revitalization Area, Asheville Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Western North Carolina Green Building Council P.O. Box 17026 Asheville NC 28816	
		Mr. Matt Siegel, Director Phone: (828) 254-1995	

20	City of Asheville: Section 108 Debt Service		
Description: Repayment of principal and interest on one Section 108 Guaranteed Loans: \$800,000 received in 2003 for the revitalization of South Pack Square.			
Projected Program Outcomes: n/a			
HUD Performance Outcome Statement: n/a			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(19F) Repayments of Section 108 Loan Principal	CDBG	\$2,849
Eligibility Citation:	570.705(c)(1)	HOME	\$
National Objective:	n/a n/a	Program Income	\$63,197
Accomplishment Goal:		City of Asheville	\$
Start Date:	7/1/2009	Other:	\$
End Date:	6/30/2010	Total:	\$66,046
Location / Service Area / Beneficiaries:		Administered By:	
n/a Help the homeless? Help persons with HIV / AIDS? Help persons with Special Needs?		City of Asheville P O Box 7148 Asheville NC 28802	
		Mr. Jeff Staudinger, Community Development Director Phone: (828) 259-5723	

21	City of Asheville: Program Administration		
Description: Administration of the CDBG Program by the City of Asheville. Four CD staff undertake the functions needed to carry out the program in accordance with federal regulations, including financial management, program planning, evaluating grant requests, monitoring sub recipients, technical assistance, facilitating citizen participation, carrying out environmental reviews, and reporting on program progress.			
Projected Program Outcomes: n/a HUD Performance Outcome Statement: n/a			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(21A) General Program Management	CDBG	\$235,268
Eligibility Citation:	570.206	HOME	\$
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:		City of Asheville	\$
Start Date:	7/1/2009	Other:	\$
End Date:	6/30/2010	Total:	\$235,268
Location / Service Area / Beneficiaries:		Administered By:	
n/a Help the homeless? Help persons with HIV / AIDS? Help persons with Special Needs?		City of Asheville P O Box 7148 Asheville NC 28802	
		Mr. Jeff Staudinger, Community Development Director Phone: (828) 259-5723	

22	Asheville Area Habitat for Humanity: Brotherton Subdivision		
Description: Asheville Area Habitat will build a subdivision of 18 single-family homes to be sold to low-income families.			
Projected Program Outcomes: 18 low-income households will achieve homeownership and begin to build assets			
HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$79,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	18 Households	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$2,500,562
End Date:	6/30/2011	Total:	\$2,579,562
Location / Service Area / Beneficiaries:		Administered By:	
Virginia and Brotherton Avenues, Asheville 28806 Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Asheville Area Habitat for Humanity 30 Meadow Road Asheville NC 28803	
		Mr. Jim Lowder, Director of Development Phone: (828) 251-5702	

23	Buncombe County/ Mountain Housing Opportunities: Direct Homebuyer Assistance		
Description: HOME funds will provide direct homebuyer assistance loans of up to \$20,000 to at least 14 LMI families in Buncombe County. Administered by MHO of Asheville for Buncombe County.			
Projected Program Outcomes: 14 low-income households will achieve homeownership and begin to build assets HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(13) Direct Homeownership Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$198,085
National Objective:	n/a n/a	Program Income	\$12,000
Accomplishment Goal:	14 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$202,750
End Date:	6/30/2010	Total:	\$412,835
Location / Service Area / Beneficiaries:		Administered By:	
Buncombe County, outside Asheville Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Buncombe County/ Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801	
		Mr. Mike Vance, Homeownership Manager Phone: (828) 254-4030	

24	Consumer Credit Counseling Service of MNC, Inc., d/b/a OnTrack Financial Education and Counseling: Tenant Based Rental Assistance		
Description: Continued funding for tenant-based rental assistance for 29 low- and very-low income households. Assistance will consist of security deposits and first month's rent. Maximum period of emergency rental assistance not to exceed 100 days. Administered by Consumer Credit Counseling Service of MNC, Inc., d/b/a OnTrack Financial Education and Counseling. - See also CDBG Project # 3			
Projected Program Outcomes: 29 households will be prevented from homelessness HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Tenant Based Rental Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$20,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	29 Households	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$
End Date:	6/30/2010	Total:	\$20,000
Location / Service Area / Beneficiaries:		Administered By:	
Asheville/Buncombe County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Consumer Credit Counseling Service of MNC, Inc., d/b/a OnTrack Financial Education and Counseling 50 S French Broad Ave Suite 227 Asheville NC 28801	
		Ms. Celeste Collins, Executive Director Phone: 9828) 255-5166	

25	Henderson County Habitat for Humanity: Shuey Knolls Subdivision		
<p>Description: Continued funding for Shuey Knolls subdivision, which was funded in 2005, 2006, 2007 and 2008. Funds will be used for infrastructure and road construction that will serve 10 new housing units, in phase 4. Administered by Henderson County Habitat for Humanity.</p>			
<p>Projected Program Outcomes: 10 new affordable single-family homes will be added to the existing housing stock and sold to low-income households.</p> <p>HUD Performance Outcome Statement:</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$125,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	10 Housing Unit	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$1,512,000
End Date:	12/30/2010	Total:	\$1,637,000
Location / Service Area / Beneficiaries:		Administered By:	
<p>Shuey Knolls is located in the Edneyville community on Hwy 64 in Henderson County</p> <p>Help the homeless? No</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? No</p>		<p>Henderson County Habitat for Humanity</p> <p>1111 Keith Street</p> <p>Hendersonville NC 28792</p>	
		<p>Mr. Warner Behley, Grants Coordinator</p> <p>Phone: (828) 694-0340</p>	

26	Homeward Bound: Tenant Based Rental Assistance		
Description: Provides rent support for 6 chronically homeless individuals or families entering permanent housing in Asheville. Extensive support services (to be supported by CDBG) will assist the tenants to remain in stable housing. The program need and purpose are important elements in implementing the 10-year Plan to End Homelessness. See also CDBG project # 9			
Projected Program Outcomes: 6 homeless individuals will move into stable housing with supportive services HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Tenant Based Rental Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$40,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	6 Households	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$
End Date:	6/30/2010	Total:	\$40,000
Location / Service Area / Beneficiaries:		Administered By:	
Asheville/Buncombe County Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Homeward Bound 35 Grove Street Asheville NC 28801 Mr. Brian K. Alexander, Deputy Director Phone: (828) 258-1695	

27	Housing Assistance Corporation: Mapleton Development		
Description: Funds will be used for acquisition of land to construct five new single-family homes for low and moderate income households to be constructed using the USDA Rural Development Self-Help program.			
Projected Program Outcomes: Five low-income households will achieve homeownership and begin to build assets.			
HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$100,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	5 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$664,939
End Date:	12/30/2010	Total:	\$764,939
Location / Service Area / Beneficiaries:		Administered By:	
211 N. Mapleton Drive, East Flat Rock 28726 Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Housing Assistance Corporation 602 Kanuga Road Hendersonville NC 28739	
		Mr. Hugh Lipham, Director of Residential Development Phone: (828) 692-4744	

28	Housing Authority of the City of Asheville: Tenant Based Rental Assistance		
Description: Tenant based rental assistance for 100 low and very-low income households. Funds will be used to assist in the payment of security deposits for families utilizing Section 8 Housing Choice Vouchers.			
Projected Program Outcomes: 100 households will be assisted in securing safe, affordable rental housing.			
HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Tenant Based Rental Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$64,782
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	100 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$3,300,000
End Date:	6/30/2010	Total:	\$3,364,782
Location / Service Area / Beneficiaries:		Administered By:	
Asheville/Buncombe County		Housing Authority of the City of Asheville	
Help the homeless? No		165 South French Broad Avenue	
Help persons with HIV / AIDS? No		Asheville NC 28801	
Help persons with Special Needs? Yes		Mr. Anthony Goodson Jr., Director of Assisted Housing	
		Phone: (828) 239-3533	

29	Madison County: Homeowner Rehab		
Description: Rehabilitation of 2 single-family housing units occupied by low-income homeowners. Administered by Community Housing Coalition of Madison County.			
Projected Program Outcomes: 2 existing owner-occupied housing units will be rehabilitated for low-income homeowners.			
HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14A) Rehab: Single-Family Residential	CDBG	\$
Eligibility Citation:	n/a	HOME	\$30,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	2 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$
End Date:	6/30/2010	Total:	\$30,000
Location / Service Area / Beneficiaries:		Administered By:	
Madison County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Madison County P. O. Box 579 Marshall NC 28753	
		Mr. Steve Garrison, Madison County Manager Phone: (828) 649-2854	

30	Community Housing Coalition of Madison County: Single Family Home Construction		
Description: New constuction of one single-family home to be purchased a by low-income household. Developed by CHC of Madison County as a CHDO.			
Projected Program Outcomes: 1 new affordable single-family home will be added to the existing housing stock and sold to a low -income household. HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$50,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	1 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$104,450
End Date:	6/30/2010	Total:	\$154,450
Location / Service Area / Beneficiaries:		Administered By:	
Robinson Road, Beech Glen Community, Madison County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Community Housing Coalition of Madison County 115 Blannahassett Island, Suite 101 Marshall NC 28753	
		Ms. Lori Hagan Massey, President Phone: (828) 649-1200	

31	Mountain Housing Opportunities: Affordable Rental Housing II		
Description: Funds will be used by MHO, acting as a CHDO, as a pre-development loan to determine feasibility of a new rental housing development.			
Projected Program Outcomes: If project proves feasible, renter-occupied housing units will be added to the existing housing and rented to eligible low-income households.			
HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Pre-Development Loan	CDBG	\$
Eligibility Citation:	n/a	HOME	\$25,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	n/a	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$45,000
End Date:	6/30/2010	Total:	\$70,000
Location / Service Area / Beneficiaries:		Administered By:	
Asheville/Buncombe County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801 Ms. Cindy Weeks, Rental Development Manager Phone: (828) 254-4030	

32	Buncombe County:: Rural Home Rehabilitation		
Description: Rehabilitation of 2 single-family housing units in Buncombe County occupied by low income-homeowners. Administered by Mountain Housing Opportunities.			
Projected Program Outcomes: 2 existing owner-occupied housing units will be rehabilitated for low-income homeowners.			
HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14A) Rehab: Single-Family Residential	CDBG	\$
Eligibility Citation:	n/a	HOME	\$97,183
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	2 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$236,089
End Date:	6/30/2010	Total:	\$333,272
Location / Service Area / Beneficiaries:		Administered By:	
Buncombe County, outside Asheville Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Buncombe County: 64 Clingman Avenue, Suite 101 Asheville NC 28801	
		Mr. Lloyd Freel, Repair/Rehab Manager Phone: (828) 254-4030	

33	Mountain Housing Opportunities: Self-Help Homeownership		
<p>Description: Completion of subdivision on Central Avenue, Black Mountain, where homes are being constructed with assistance from USDA Rural Development Self-Help Funding. 9 single family homes will be owned by low income families who will assist in the construction. Previously funded in 2007-08 Action Plan. Developed by Mountain Housing Opportunities acting as a CHDO.</p>			
<p>Projected Program Outcomes: 9 new affordable single-family homes will be added to the existing housing stock and sold to eligible low-income households.</p>			
<p>HUD Performance Outcome Statement:</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$19,437
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	9 Households	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$1,623,263
End Date:	6/30/2010	Total:	\$1,642,700
Location / Service Area / Beneficiaries:		Administered By:	
<p>Central Avenue, Black Mountain, Buncombe County</p> <p>Help the homeless? No</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? No</p>		<p>Mountain Housing Opportunities</p> <p>64 Clingman Avenue, Suite 101</p> <p>Asheville NC 28801</p>	
		<p>Mr. Joe Quinlan, Self-Help Program Manager</p> <p>Phone: (828) 254-4030</p>	

34	Mountain Housing Opportunities: Single-Family House Rehabilitation		
<p>Description: Rehabilitation and resale of one single family home located on Central Avenue in Black Mountain to be sold to a low income household. This home is on the same site as the new homes being constructed in the Self Help Project described on the previous page. Project operated by Mountain Housing Opportunities acting as a CHDO.</p>			
<p>Projected Program Outcomes: 1 existing non-occupied single-family home will be rehabilitated and sold to a low-income family.</p>			
<p>HUD Performance Outcome Statement:</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14A) Rehab: Single-Family Residential	CDBG	\$
Eligibility Citation:	n/a	HOME	\$25,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	1 Households	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$125,500
End Date:	6/30/2010	Total:	\$150,500
Location / Service Area / Beneficiaries:		Administered By:	
212 Central Avenue, Black Mountain, Buncombe County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801	
		Mr. Joe Quinlan, Self-Help Program Manager Phone: (828) 254-4030	

35	Mountain Housing Opportunities: Westmore Apartments		
Description: New construction of 72 renter-occupied housing units to be occupied by low-income families in the Asheville area. 11 units will be designated HOME-assisted. Developed by MHO as CHDO.			
Projected Program Outcomes: 72 new affordable renter-occupied housing units will be added to the existing housing stock and rented to low-income families.			
HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$225,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	72 Housing Units	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$7,933,000
End Date:	8/30/2011	Total:	\$8,158,000
Location / Service Area / Beneficiaries:		Administered By:	
Westmore Drive, Asheville Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801 Mr. Rich Olejniczak, Rental Development Officer Phone: (828) 254-4030	

36	Western Carolina Community Action: Estatoe Apartments (aka Rosman Apartments)		
Description: New construction of 18-20 renter-occupied HUD 202 housing units to be occupied by low-income elders in Transylvania County. Developed by WCCA acting as a CHDO.			
Projected Program Outcomes: 18-20 new affordable renter-occupied units will be added to the existing housing stock and rented to low-income elders			
HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$100,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	20 Households	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$2,938,300
End Date:	12/30/2010	Total:	\$3,038,300
Location / Service Area / Beneficiaries:		Administered By:	
Newtown Road, Rosman, Transylvania County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Western Carolina Community Action PO Box 685 Hendersonville NC 28793	
		Ms. Sheryl Fortune, Housing Director Phone: (828) 693-1711	

37	City of Asheville: HOME Administration		
Description: Administration of the HOME Program by the City of Asheville's Community Development Division. Tasks include financial management, program planning, evaluating grant requests, monitoring CHDOs and sub recipients, providing technical assistance, and reporting.			
Projected Program Outcomes: n/a HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(21H) HOME Admin Costs of PJ (subject to 10% cap)	CDBG	\$
Eligibility Citation:	n/a	HOME	\$131,587
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	n/a	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$
End Date:	6/30/2010	Total:	\$131,587
Location / Service Area / Beneficiaries:		Administered By:	
Consortium-wide Help the homeless? n/a Help persons with HIV / AIDS? n/a Help persons with Special Needs? n/a		City of Asheville 5th Floor City Hall Asheville NC 28801	
		Mr. Jeff Staudinger, Community Development Director Phone: (828) 259-5723	

38	CHDO Operating Expenses: CHDO Operating Expenses		
Description: Operating funds for the four CHDOs in the Consortium's area who are actively developing and managing HOME-assisted housing. Funds are divided equally between Mountain Housing Opportunities, Housing Assistance Corporation, Western Carolina Community Action, and the Community Housing Coalition of Madison County.			
Projected Program Outcomes: n/a HUD Performance Outcome Statement:			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(21I) HOME CHDO Oper Exp (subject to 5% cap)	CDBG	\$
Eligibility Citation:	n/a	HOME	\$65,793
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	n/a	City of Asheville	\$
Start Date:	7/1/2009	Other:	\$
End Date:	6/30/2010	Total:	\$65,793
Location / Service Area / Beneficiaries:		Administered By:	
Consortium-wide Help the homeless? n/a Help persons with HIV / AIDS? n/a Help persons with Special Needs? n/a		CHDO Operating Expenses 5th Floor City Hall Asheville NC 28801	
		Mr. Jeff Staudinger, Community Development Director Phone: (828) 259-5723	

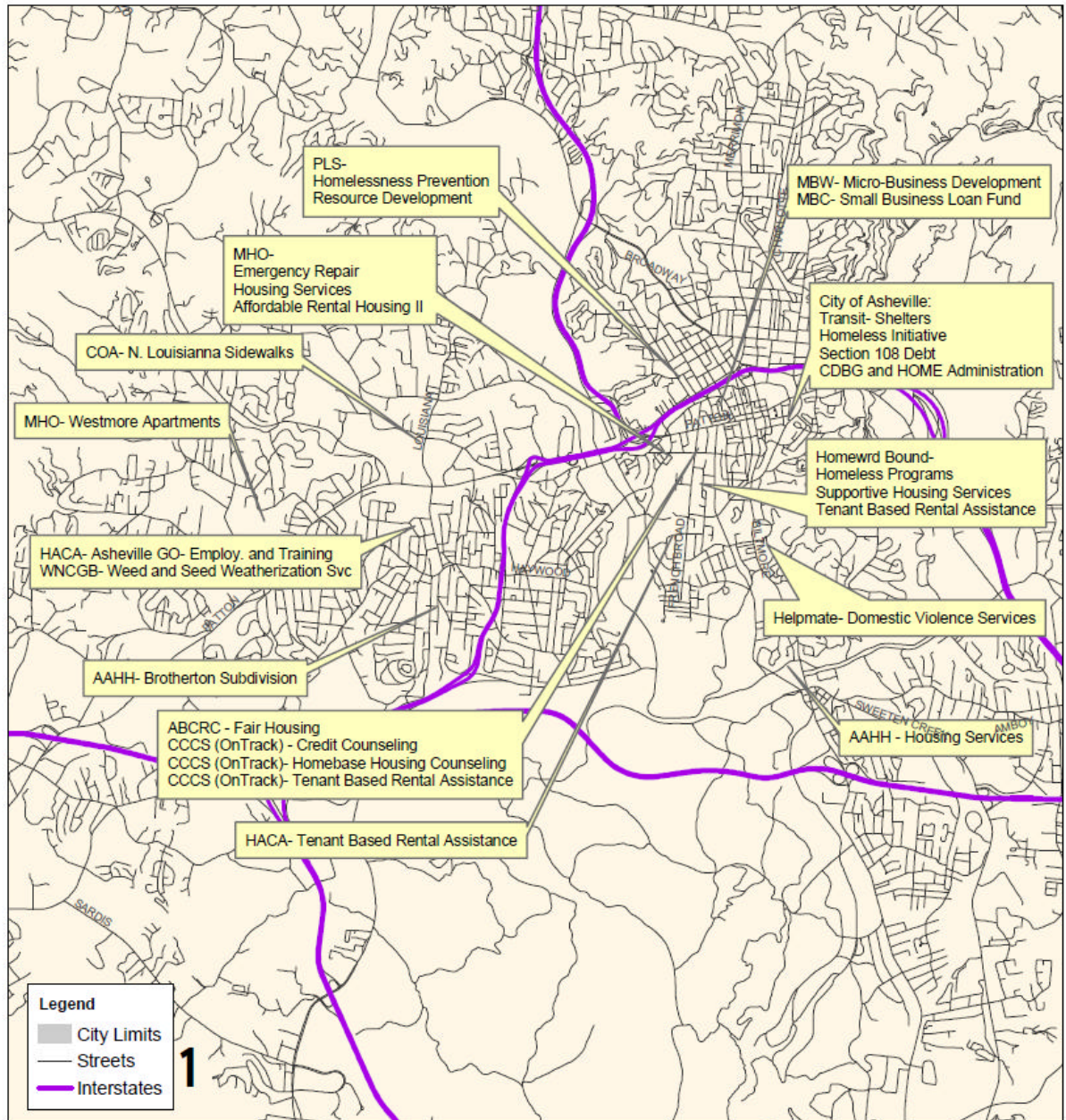
Section IV

MAPS

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Proposed Projects 2009-2010 City of Asheville, North Carolina

Prepared by the City of Asheville
Planning and Development Department
April 2009

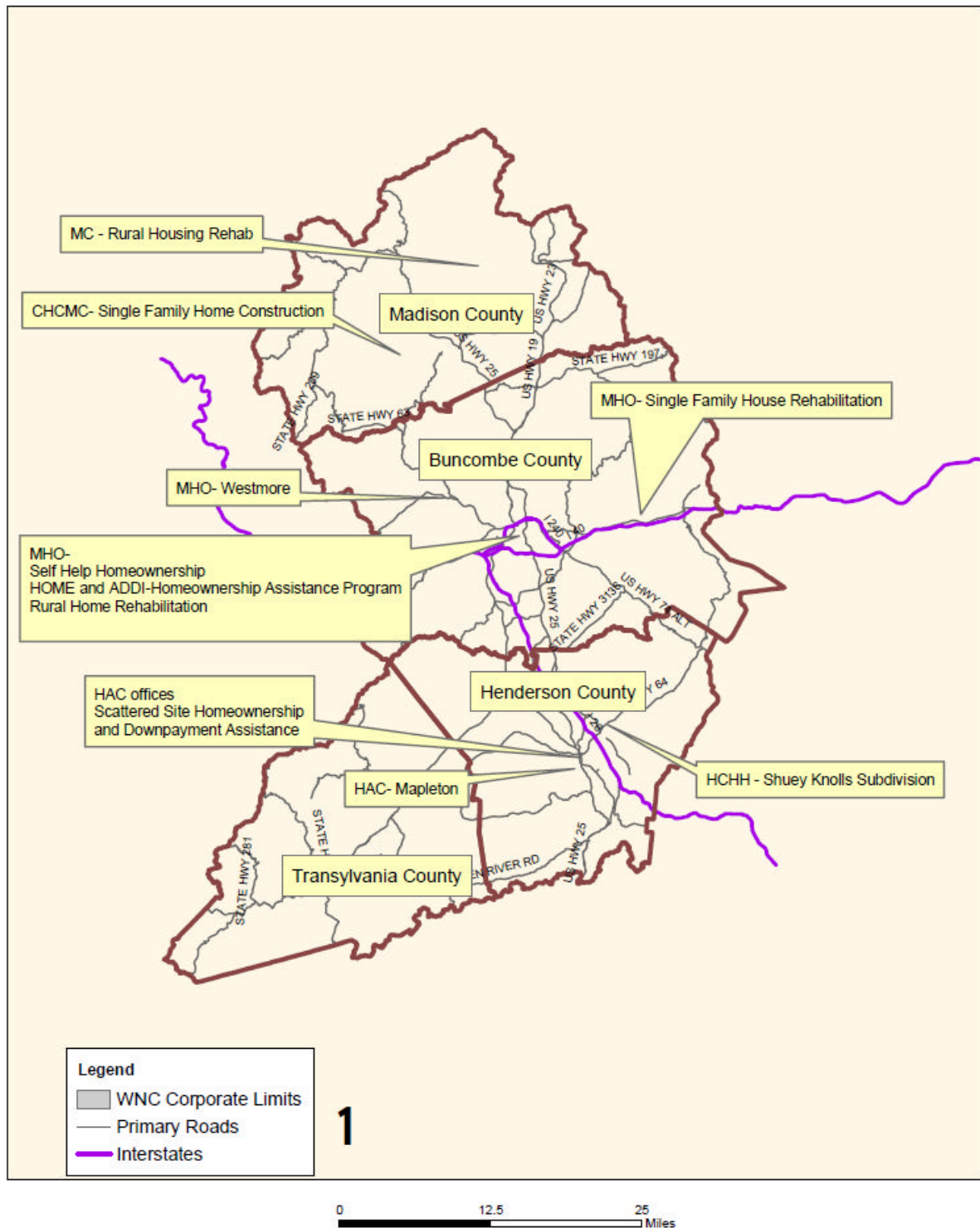


0 2.5 5 Miles

Source: City of Asheville, Community Development Division

Proposed Projects 2006-2007 Consortium Counties, North Carolina

Prepared by the City of Asheville
Planning and Development Department
April 2007



Source: City of Asheville, Community Development Division
Location: G:\COMMDEV\COMMON\Action Plan 2007 Action Plan Text

Section V

CERTIFICATIONS & STANDARD FORMS

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CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

- (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all sub-awards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature of Authorized Official

Date

City Manager
Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans **during the program year 2009-2010**, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR §570.608;

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

Date

City Manager
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official

Date

City Manager
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code):

**City Hall Building
70 Court Plaza
Asheville, NC 28801**

Check ☐ if there are workplaces on file that are not identified here.

7. Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).